

Exhibit 28

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA**

MICHELLE BELL,)	
)	
PLAINTIFF,)	
V.)	
)	CASE No. CIV-10-338-D
MIDLAND CREDIT MANAGEMENT, INC.,)	
)	
DEFENDANT.)	

OFFER OF JUDGMENT

In accordance with Fed.R.Civ.P. 68, Defendant offers to allow judgment to be taken against it on Plaintiff's claims in the amount of \$1,500.00, plus accrued statutory costs and reasonable attorneys fees to date as determined by the Court.

DOERNER, SAUNDERS, DANIEL &
ANDERSON, L.L.P.

By: s/Jon E. Brightmire

Jon E. Brightmire, OBA No. 11623
Amanda L. Thrash, OBA No. 21844
320 South Boston Avenue, Suite 500
Tulsa, Oklahoma 74103
Phone: 918-591-5258
Fax: 918-925-5258
jbrightmire@dsda.com
athrash@dsda.com

*Attorney for the Defendant Midland
Credit Management, Inc.*

Certificate of Service

I hereby certify that on August 4, 2010, I electronically transmitted the foregoing document to the Clerk of Court using the ECF System for filing and transmittal of a Notice of Electronic Filing to the following ECF registrants:

AWeisberg@AttorneysForConsumers.com

s/Jon E. Brightmire
Jon E. Brightmire